

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

**Philip Eugene Moultrie and Jacqueline
Elizabeth Moultrie**

Case No. 11-80708

a/k/a Phillip Maltre, Jackie E Moultrie,
Jacqueline Elizabeth Barrett-Moultrie

S.S. Nos.: xxx-xx-2179 and xxx-xx-6717

Mailing Address: 406 McNeil Road, Southern Pines, NC 28387-

Debtors.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on April 28, 2011.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: May 16, 2011

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtors
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)

Date: 4/21/11

Lastname-SS#: Moultrie-2179

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Creditor Name	Sch D #	Description of Collateral
Moore County Taxes	2	House & Lot

SURRENDER COLLATERAL

Creditor Name	Description of Collateral
None	

ARREARAGE CLAIMS

Creditor Name	Sch D #	Arrearage Amount	(See *)
Moore County Taxes			**
			**
			**
			**
			**
Bank of America Home Loans	2	\$4,674	**
			**
			**
			**

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral
None	

LTD - DO NOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Bank of America Home Loans	2	\$1,126	N/A	n/a	\$1,126.00	House & Lot
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		

STD - SECURED DEBTS at FMV

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
State Employees Credit Union	4	\$4,957	5.00	\$50	\$117.73	2000 Acura TL
			5.00			
			5.00			
			5.00			

STD - SECURED DEBTS at 100%

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
State Employees Credit Union	3	\$1,456	5.00	\$15	\$34.58	2000 Acura TL
			5.00			
			5.00			
			5.00			
			5.00			

ATTORNEY FEE (Unpaid part)		Amount
Law Offices of John T. Orcutt, P.C.		\$2,800
SECURED TAXES		Secured Amt
IRS Tax Liens		
Real Property Taxes on Retained Realty		
UNSECURED PRIORITY DEBTS		Amount
IRS Taxes		\$1,296
State Taxes		
Personal Property Taxes		
Alimony or Child Support Arrearage		
CO-SIGN PROTECT (Pay 100%)	Int. %	Payoff Amt
All Co-Sign Protect Debts (See*)		
GENERAL NON-PRIORITY UNSECURED		Amount**
DMI=	None(\$0)	None(\$0)

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **\$1,477** per month for **60** months, then

\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **6.38** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

* - May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD_(DeSardi Version 1/12/10) © LOJTO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

CERTIFICATE OF SERVICE

I, Kaelyn McCollum , the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum

Kaelyn McCollum

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

NC Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

Credit Collection Services
Two Wells Avenue
Dept 9134
Newton Center, MA 02459

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Allstate Insurance Company
Post Office Box 12055
Roanoke, VA 24018

First Health of the Carolinas
Post Office Box 3000
Pinehurst, NC 28374

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Bank of America
Post Office Box 15026
Wilmington, DE 19886-5026

Internal Revenue Service
Post Office Box 7346
Philadelphia, PA 19101-7346

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Bank of America Home Loans
Attn: General/Managing Agent
Post Office Box 5170
Simi Valley, CA 93062-5170

Marshland Community Federal CrdU
Post Office Box 1957
Brunswick, GA 31521

Experian
P.O. Box 2002
Allen, TX 75013-2002

Belk
c/o GE Money Bank - Bankruptcy Dept
Post Office Box 103104
Roswell, GA 30076

McCurdy & Candler
3525 Piedmont Road
Suite 700
Atlanta, GA 30305

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Beneficial/HFC
Customer Service Department
PO BOX 3425
Buffalo, NY 14240-9733

Moore County Tax Collector
Post Office Box 428
Carthage, NC 28327-0428

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Bill Me Later
Post Office Box 2394
Omaha, NE 68103-2394

NCO Financial Ssytems Inc.
1804 Washington Blvd
Mailstop 450
Baltimore, MD 21230

Internal Revenue Service (ED)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Cato Credit Corporation
c/o Cedarhil National Bank
Post Office Box 34216
Charlotte, NC 28234-4216

North Carolina Department of Rev
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Credit Bureau of Greensboro
Post Office Box 26140
Greensboro, NC 27402-0040

North Carolina Department of Rev
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

North Carolina Dept of Revenue
Post Office Box 1168
Raleigh, NC 27602-1168

US Department of Education
1 Imation Pl Bldg 2
Saint Paul, MN 55128-3422

Sallie Mae
Post Office Box 9500
Wilkes Barre, PA 18773-9500

US Department of Education
Direct Loan Servicing Center
Post Office Box 5609
Greenville, TX 75403-5609

State Employees Credit Union
Attn: General/Managing Agent
900 Wade Avenue
Raleigh, NC 27605

Stern and Associates. PA
Post Office Box 63114
Charlotte, NC 28263-3114

TB&W
Post Office Box 628204
Orlando, FL 32862-8204

The Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

US Attorney's Office
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Post Office Box 1858
Greensboro, NC 27502-1858

US Attorney's Office (MD)**
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Post Office Box 1858
Greensboro, NC 27502-1858

US Department of Education
Post Office Box 5202
Greenville, TX 75403-5202